

FIG. 1

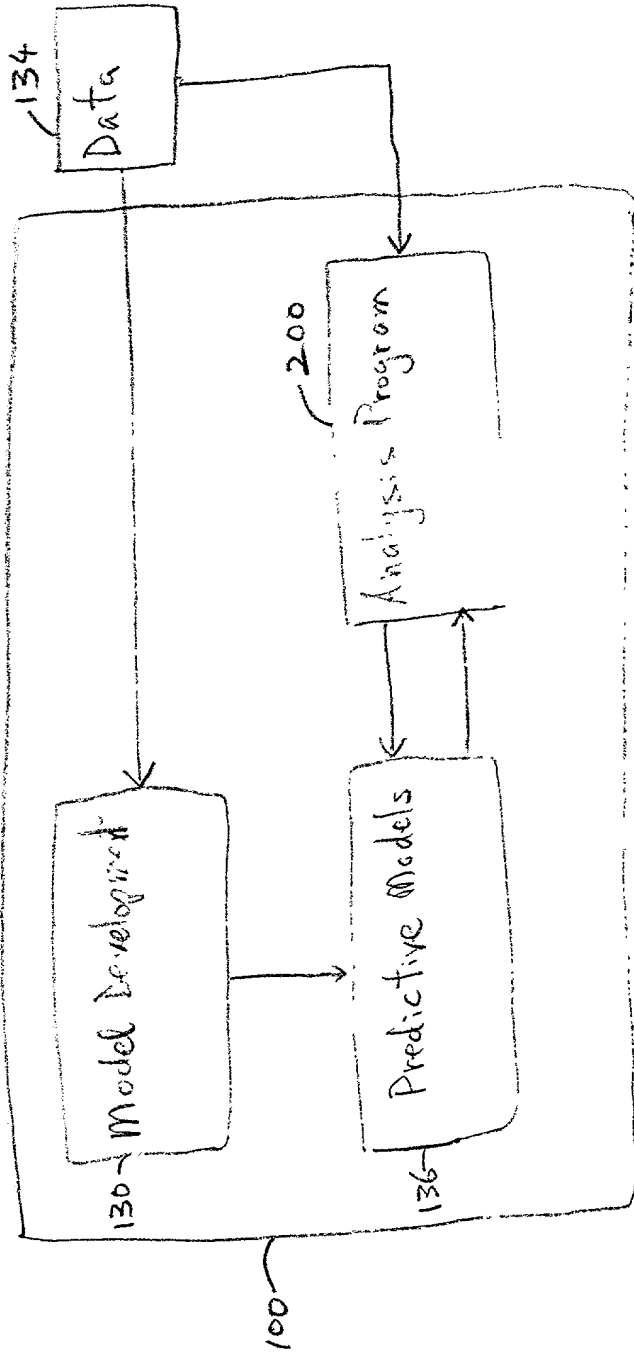


FIG. 2

Analysis program 200

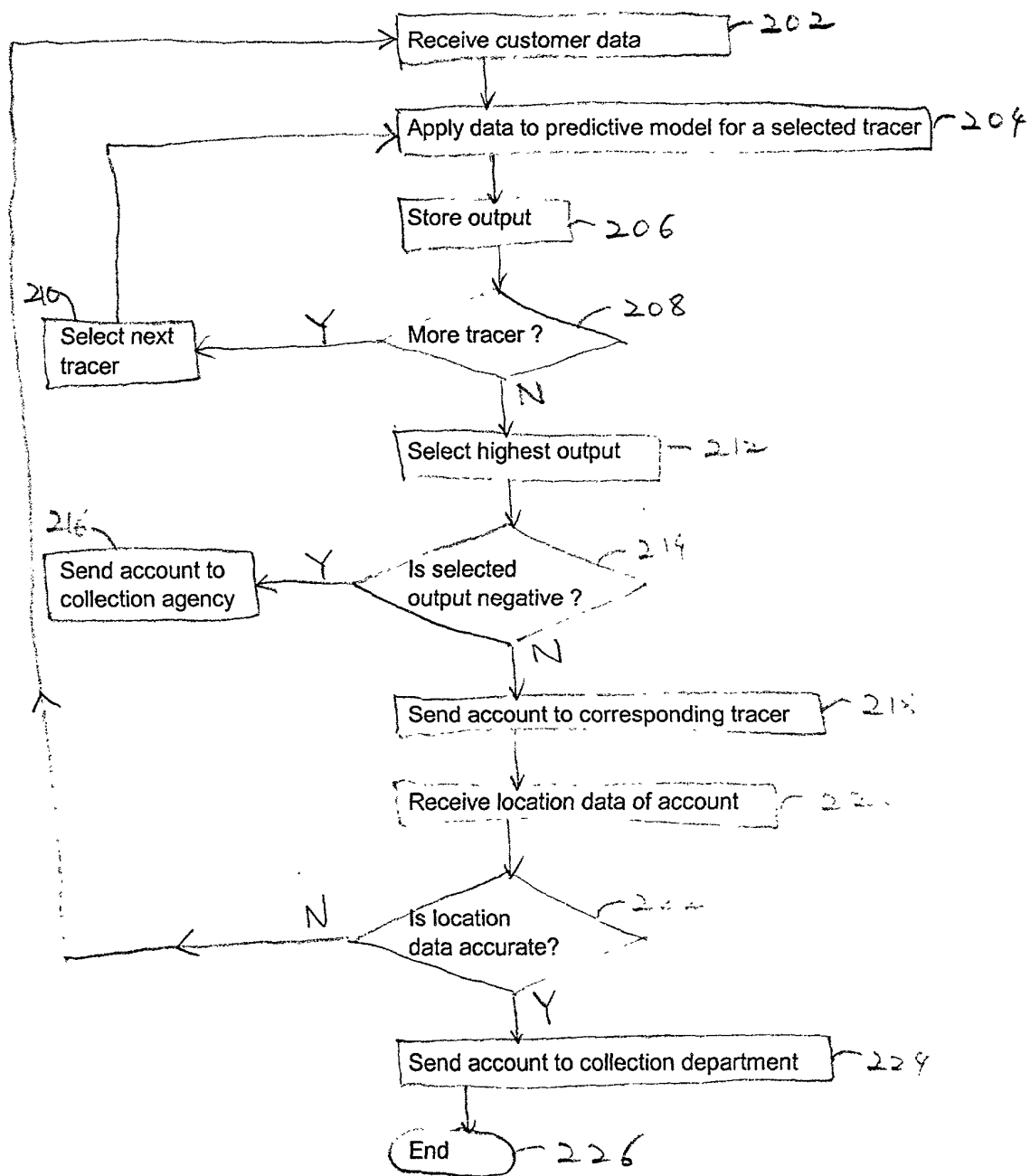


FIG. 3

- (1)  $E(\text{value}) = \text{Revenue (Skip)} - \text{Revenue (Agency)}$
- (2)  $E(\text{value}) = \text{Revenue (Found)} + \text{Revenue (Not Found)} - \text{Cost (Search)} - \text{Cost (Collect Skip)} - (\text{Revenue (BAU)} - \text{Cost (Collect BAU)})$
- (3)  $\text{Revenue (Found)} = (\text{Bal} * P(\text{Locate}) * LR(\text{Found}))$
- (4)  $\text{Revenue (Not Found)} = (\text{Bal} * [1 - P(\text{Locate})] * LR(\text{Not Found}))$
- (5)  $\text{Cost (Search)} = \text{Cost (Tool)} + \text{Cost (Verify)}$
- (6)  $\text{Cost (Collect Skip)} = \text{Revenue (Found)} * \text{Comm (Collect Internal)} + (\text{Revenue (Not Found)} * \text{Comm (Collect External)})$
- (7)  $\text{Revenue (BAU)} = LR(\text{BAU}) * \text{Bal}$
- (8)  $\text{Cost (Collect BAU)} = \text{Revenue (BAU)} * \text{Comm (Collect External)}$

FIG. 4

P(locate)

Variable	Parameter Estimate	Variable Condition
Intercept	-1.2134	
Days since last contact	0.7586	< 67 days
Days since Address Change	-0.456	> 125 days
State of Residence	-0.4673	New England state
Sum of payments made over the last 12 months	1.1264	\$458 - \$879
Balance	0.1279	> \$500
FICO Score	0.4798	> 700
Credit Limit	0.7987	< \$457
Days since last Promise to Pay	0.1364	< 49 days
Days since last Promise to Pay	0.43247	> 100 days

FIG. 5

FOOTNOTES

Revenue (Found)

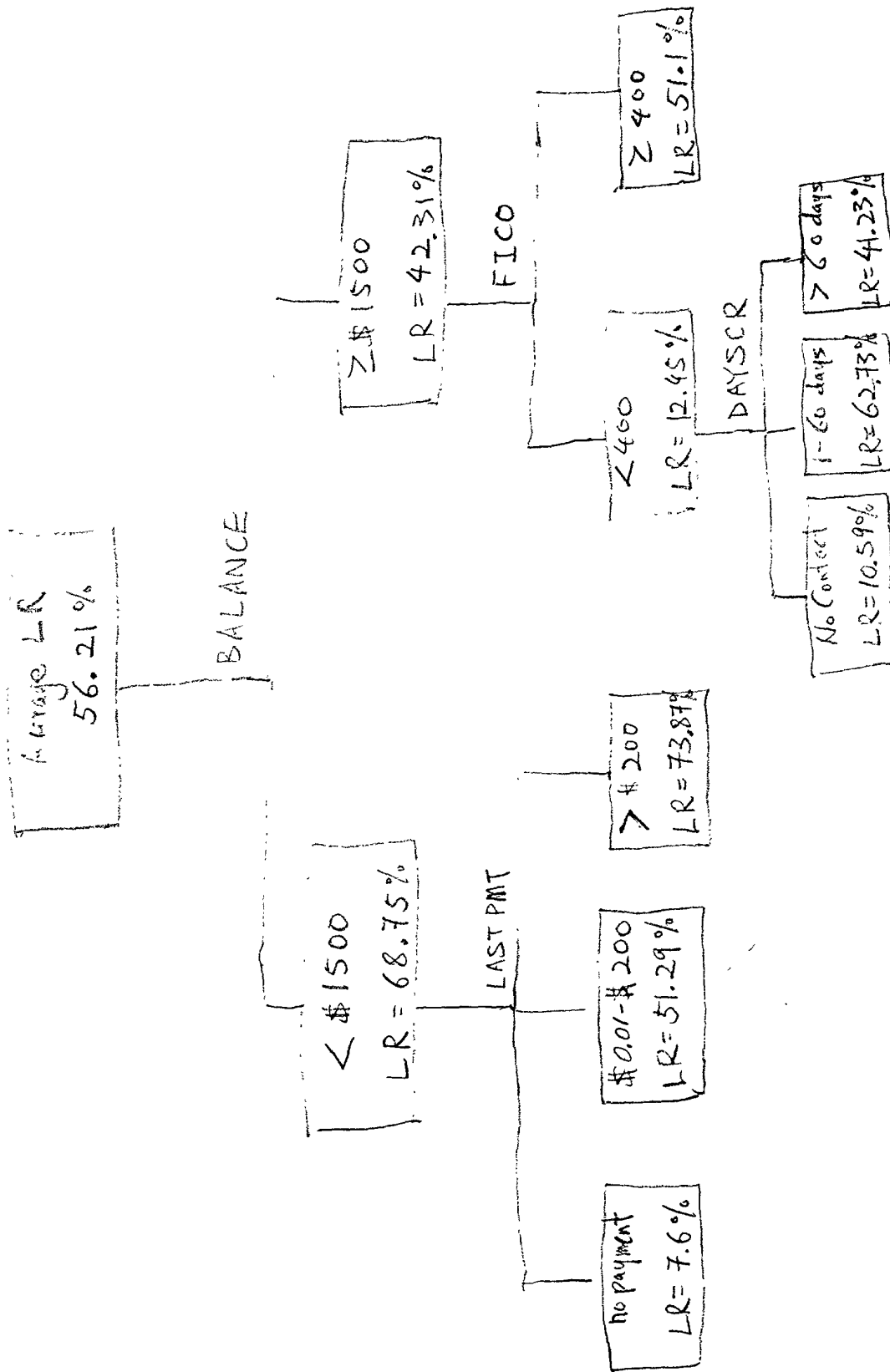


FIG. 6

Variable Name	Description
ACCTTYP	Account Type (i.e., G - Good Standing, R - Restricted, etc.)
AGE	Age of account in months
BADRATE	Current Bad Rate score (indicates the likelihood of an account being charged off)
BALANCE	Current balance of account
BUCKET	Delinquency bucket of account
CREDIT LIMIT	Account Credit Limit
CRCNT	Total number of customer contacts in the last six months
CTO	Total number of Inbound Calls made by customer in the last 6 months
DAYSADD	Number of days since last address change
DAYSARR	Number of days since last payment arrangement
DAYSCR	Number of days since last customer contact (based on six months of data, so max value=180)
DAYSPMT	Number of days since last payment
DAYSRPC	Number of days since last Right Party Connect
FICO	Current FICO score
LASTPMT	Amount of most recent payment
PRODUCT	Product Line
PTP	Total number of Promises To Pay
RPC	Total number of Right Party Connects
STATE	State of residence
TOTPAY12	Sum of all payments made in the previous 12 months
DIRDEBIT	# of direct debits in the previous 12 months (made in Collections only)
APR	Annual Percentage Rate (Interest Rate)
CENSUS	Describes a region of the country (group of states)
UTIL	Account Utilization ( = Balance / Credit Limit)
PERPYL12	(Sum \$ paid over the last 12 months) / (Balance)
TRADES	Number of bank card accounts according to Credit Bureaus

FIG. 7

TEST OF "50292660"

# of tools sent to previously

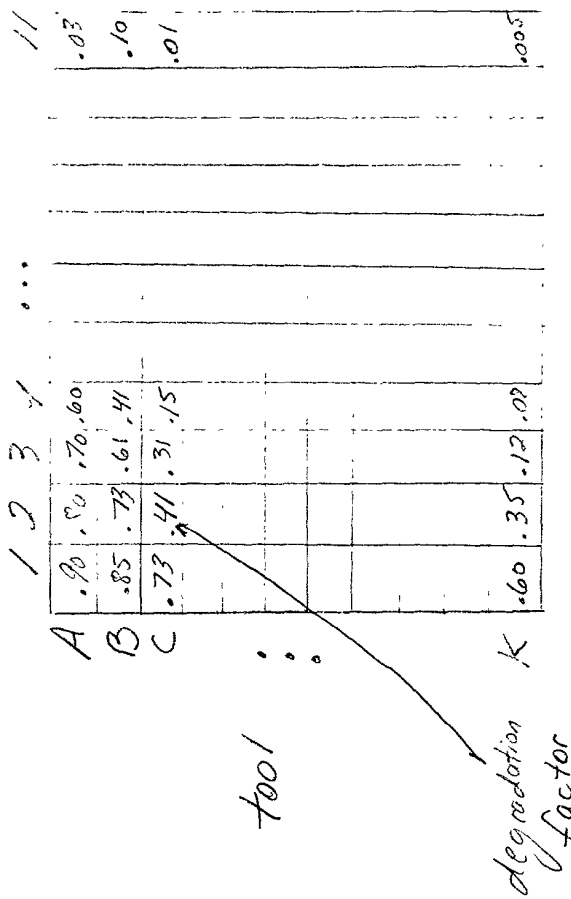


FIG. 5